EXHIBIT 1 FILED UNDER SEAL

Brooks Hilliard - 6/19/2019 CASE Galantie Grand Conpany, 20 al.

1	UNITED STATES DISTRICT COURT DISTRICT OF MINNESOTA
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3	FAIR ISAAC CORPORATION, Court File No. 16-cv-1054(WMS/DTS)
4	PLAINTIFF,
5	VS.
6	FEDERAL INSURANCE COMPANY and ACE AMERICAN INSURANCE
7	COMPANY,
8	DEFENDANTS.
9	
10	
11	
12	
13	VIDEOTAPED DEPOSITION OF
14	BROOKS HILLIARD
15	
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21	
22	
23	
24	
25	Taken June 19, 2019 By Brandi Bigalke, RPR

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1 DEPOSITION OF BROOKS HILLIARD, is taken on this 19th	1 Q. Okay. And how did it how did
² day of June, 2019, at 200 South Sixth Street, Suite	² you determine that those corrections were
3 4000, Minneapolis, Minnesota, commencing at 8:00 a.m.	³ necessary?
4	4 A. I went yesterday and checked the
5 THE VIDEO OPERATOR: This is the	5 references to Landy and Classen to make sure that
6 videographer speaking, Scott Breckheimer with	6 they were all correct, and just to review what it
7 Depo International. Today is June 19, 2019. The	7 said in the book, in the two books, and found
8 time is 7:59 a.m. We are at 200 South Sixth	8 that those needed to be corrected.
9 Street, Suite 4000, Minneapolis, Minnesota 55402	9 MR. FLEMING: Mark this as
10 to take the video deposition of Brooks Hilliard	10 Exhibit 500, please.
11 in the matter of Fair Isaac Corporation vs.	11 (Deposition Exhibit 500 was marked
12 Federal Insurance Company, et al.	12 for identification.)
Would counsel please introduce	13 BY MR. FLEMING:
14 yourselves for the record.	14 Q. Mr. Hilliard, showing you what's
15 MR. FLEMING: Terry Fleming and	15 been marked as Exhibit 500.
16 Christian Hokans of the Fredrikson firm	ls that your expert report in this
17 representing Defendants Federal Insurance Company	¹⁷ case?
18 and Ace American Insurance Company.	18 A. Yes, it is.
19 MR. HINDERAKER: Allen Hinderaker	19 Q. All right. Turn to page 2.
20 from Merchant & Gould, and Jim Woodward, Vice	Do you say on page 2 that you were
21 President, General Counsel's Office of Fair	21 engaged by Merchant & Gould on behalf of FICO and
22 Isaac, the Plaintiff.	22 asked to review and respond to the report
23 EXAMINATION	23 prepared by Federal, Ace American's experts
24 BY MR. FLEMING:	24 Dr. Steven Kursh and William Carter?
25 Q. Good morning, Mr. Hilliard.	25 A. Yes. McCarter, I believe.
1 A. Good morning.	Q. So you are providing expert
² THE VIDEO OPERATOR: Would the	² testimony responding to the report provided by
³ court reporter please administer the oath.	³ Dr. Kursh and Mr. McCarter; is that right?
4 BROOKS HILLIARD	⁴ A. Yes.
⁵ Called as a witness and having been first duly	5 Q. And are you providing expert
6 sworn, testifies as follows:	6 opinions in response to all of their opinions in
7 MR. HINDERAKER: Before you begin,	7 their report, or just the areas that you
8 Terry, just some housekeeping items but I might as	8 explicitly discuss in your rebuttal report?
9 well do them now.	9 A. Just the areas I explicitly discuss
Mr. Hilliard discovered just a couple	¹⁰ in my rebuttal report.
11 corrections I guess you'd say in the in his	Q. And what is your hourly rate?
12 footnotes. So on page 8 of his report at	12 A. \$500 an hour.
13 Footnote 7, the general reference to Classen is	Q. And how much how many hours have
14 correct, it's just that the particular page	14 you spent on this matter to date, roughly?
15 reference to 42, just delete that.	15 A. Prior to as of the time I
And then on page 17, Footnote 32, the	16 completed the report, it was a little under 160
17 reference should be to page 113, not 114.	¹⁷ hours, I believe.
18 MR. FLEMING: All right.	¹⁸ MR. FLEMING: Mark this as
19 EXAMINATION	¹⁹ Exhibit 501.
20 BY MR. FLEMING:	²⁰ (Deposition Exhibit 501 was marked
21 Q. All right. Mr. Hilliard, with	²¹ for identification.)
22 regard to those, did you how did you first	22 BY MR. FLEMING:
23 of all, you agree with those corrections, I take	²³ Q. Showing you what's been marked as
24 it?	24 Exhibit 501, is this the expert report of
25 A. I do. Page 6	25 Dr. Kuroh?
Page 6	Page 8

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¹ BY MR. FLEMING: I haven't reviewed every page, but ² it appears to be, yes. Showing you what's been marked as ³ Exhibit 502, is this the expert report of William 3 Q. Could you turn to page 6 of ⁴ Dr. Kursh's report, Paragraph 12. ⁴ McCarter? I'm there. Would you like me to Α. It appears to be. I haven't 6 read Paragraph 12? 6 examined every page, but it would appear to be Q. Please. ⁷ the same report of Mr. McCarter that I have 8 8 reviewed previously. Α. Okay. I've read. So is it your understanding that Q. Can you turn to page 4 of ¹⁰ Paragraph 12 states the scope of Dr. Kursh's ¹⁰ Mr. McCarter's report, Paragraph 5. 11 assignment? 11 Α. I'm there. 12 Α. That's my understanding. I 12 Q. Does Paragraph 5 state the scope of 13 the assignment that Mr. McCarter undertook? 13 didn't -- when I reviewed his report, I didn't 14 ¹⁴ ensure that everything he wrote fell within these Once again, I haven't reviewed the 15 bounds. 15 report paragraph by paragraph to determine 16 ¹⁶ whether it all fits within the scope, but this Q. Would you say that the scope of 17 seems to be a fair summary. ¹⁷ what you were opining about in this case is the 18 same as Dr. Kursh's? 18 Q. And is the scope of what you're 19 Α. There are areas that Dr. Kursh 19 opining about in this case the same as ²⁰ addressed that I did not address. ²⁰ Mr. McCarter's, or not? 21 21 How does the scope of your opinion A. I'm addressing some of the factual ²² differ from the scope of Dr. Kursh's report? 22 issues that underlie his opinions, but not 23 He addresses some damages issues ²³ necessarily all of his opinions. And I have ²⁴ even though he's not a damages expert, and I ²⁴ opinions on the relevance or accuracy of the 25 address some of the underlying facts related topage 9 25 support for his opinions. I don't know that it $_{Page\ 11}$ 1 the damages issues -- or what seem to me to be would be accurate to say that I've directly ² damages issues in his report, but I didn't ² addressed each of his opinions. ³ directly address damages. Q. Other than what you've stated, how There may be some -- there are some ⁴ does the scope of your opinion differ from 5 areas in his report where it seems to me he ⁵ Mr. McCarter's assignment? ⁶ reaches legal conclusions, and -- as a layperson No different than what I've stated. Q. ⁷ it seems that way. And I tried to address my Okay. Are you an insurance 8 report in such a way that I would address perhaps 8 industry expert? 9 issues related to those legal conclusions, but I 9 Α. I'm not. 10 didn't address legal determinations. Those are 10 Q. What prior experience do you have 11 the differences that come to mind. 11 with respect to the insurance industry? 12 All right. Mr. Hilliard, I've 12 Well, as an IT consultant I've had 13 noticed since the beginning of this deposition 13 both insurance companies and insurance agencies 14 as clients, and I've worked closely with them in 14 that you're staring straight ahead as opposed to 15 looking at me in response to the question. I've 15 helping them define their information technology ¹⁶ never seen a witness do that before. 16 needs and acquire software applications, and 17 17 hardware in some cases, to -- which were complete Why are you doing that? 18 A. Well, the camera is straight ahead, 18 systems to meet those needs. 19 and you're recording this on camera so I'm just 19 So I've spent a fair amount of 20 looking at the camera. 20 time, probably a half a dozen clients over the 21 21 years that were either insurance companies or Okay. 22 MR. FLEMING: Would you mark this 22 insurance agencies. I don't recall whether I've 23 as Exhibit 502. 23 ever been engaged as an expert witness in a

Page 10 25

²⁴ lawsuit relating to the insurance industry.

Q. So your prior experience with

(Deposition Exhibit 502 was marked

²⁵ for identification.)

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1	A Vec Declina	1	The rigorous may observation
	711 1001 11001111g.		The rigorous my observation
2	a. Roomig.		would be that the rigorousness of courts with
3			relation to that issue has increased from over
	Hodell-Natco Industries matter?		the last 20 years.
5	711 1001		BY MR. FLEMING:
6	ar onay. So moss are me manore.	6	Q. On how many occasions has your
7	711 1001		proffered expert opinion on the meaning of a
8	Q. Okay. And it's your testimony that	8	contract been excluded by a court?
	there are cases other than those in which a court	9	A. I can't I don't know off the top
10	has precluded you from providing certain expert	10	of my head.
11	opinions or limited your testimony in some	11	Q. Could be anywhere from 5 to 20
12	fashion, but you don't recall any others?	12	times?
13	A. There are other cases where the	13	A. Could be anywhere from five to
14	Court limited my testimony, but did not preclude	14	probably from three to eight times, maybe. But I
15	me from testifying.	15	don't know how I would go back and determine
16	Q. How	16	that.
17	A. But I don't recall them.	17	Q. Are you providing an expert opinion
18	Q. If you wanted to determine what	18	on the meaning of a contract in this case?
19	other cases that a court made such an order, how	19	A. Not in the legal sense of the
20	would you go about doing that?	20	meaning. I mean, I understand how certain terms
21	A. I have no idea because I I don't	21	in a contract are generally understood in the
22	necessarily have these go back years, and I		industry by both licensees and licensors, or
23			customers and suppliers.
24	them.	24	But in terms of the legal meaning
25	Q. When was the order in the second Page 89	25	of a contract, I'm not I have no opinions on Page 91
1	Oracle case in the federal court in Atlanta, when	_	the legal meaning. I can address how various
	was the order issued?		terms are normally and customarily understood by
3			parties to contracts, including software
4	be on the order of 10 years ago, but it could be		licenses.
	8, it could be 15, it could be 18 years ago.	5	Q. And my question wasn't whether you
	I I don't recall. Could be more, actually. I	6	were providing an opinion on the legal meaning of
	did a number of cases during the 1990s.		a contract.
8		8	My question is whether you are
	in Atlanta what was the opinion that the Court	9	providing expert testimony on the meaning of a
	precluded on the ground that it was not proper		contract in this case?
11		11	MR. HINDERAKER: So I'll object to
12			the question as vague, asked and answered.
13		13	Go ahead.
	With Time Eller the Conjugation, donor	14	
15	and answered.		THE WITNESS: I need a definition
	THE WITHLESS. Tuell Clouds. T	15	of meaning in order to answer that.
	think it it may have been an opinion on the		BY MR. FLEMING:
17	modining or a contract, but it may not have been	17	Q. So have you heard that word before?
	I know that has courts were less stringent	18	A. I have.
19		19	Q. And in fact, wasn't it you that
20	onpoint too minority on the meaning of contraction		just used the phrase meaning of a contract in
21	co i mao anomoa to give opiniono		response to one of my questions?
	of that nature in some cases and the Court did	22	A. Yes.
100			
	not preclude it, and in other cases counsel asked me to address those issues, but then the Court	23	Q. Okay. How did you what was your understanding of what that word meant when you

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¹ in your testimony?	¹ pages 7 and 8, are they not?
A. Well, I gave you the contex	ct, and I ² A. Let me read.
³ said to the extent that you're referring	to the 3 I believe the Court's ruling is
⁴ legal meaning of portions of the contra	act, I'm 4 more than just page 7 and 8. It goes on up
⁵ not testifying about that.	⁵ through page 11. But I've read that section.
6 To the extent that my opinion	s What question would you like to ask
⁷ relate to how contracts are generally u	inderstood, 7 me?
8 I am testifying about that. So I'm trying	g to 8 Q. Well, in this case, in fact, the
⁹ give you all connotations of meaning,	and 9 Court did grant a motion to exclude your
10 distinguishing about what I'm disting	uishing 10 testimony relating to the explanation of the
11 between what I'm testifying about and	what I have 11 various standards of care in the business
12 opinions about, and what I'm not testif	ying about 12 software industry; isn't that right?
13 what I don't have opinions about.	MR. HINDERAKER: Objection; the
Q. Has a court ever excluded y	our 14 opinion speaks for itself in terms of the
15 testimony on the topic of "industry practice."	ctices, 15 analysis. And to the extent the question doesn't
16 customs, and standards of care"?	16 include that, it's misstating the record.
A. I don't believe so. I can't re	_
18 ever being precluded from testifying or	n that 18 page 7. "The Court concludes that Mr. Hilliard's
19 basis.	19 testimony as to the various practices and
Q. You were involved as an exp	
21 witness in the Hodell-Natco Industries	
²² America case, were you not?	22 must decide."
²³ A. Yes.	So it was not an exclusion based on
Q. And you were an expert witr	
25 the Defendant, SAP America?	Page 93 25 standards and practices customs and practices age 95
¹ A. The codefendant, yes.	1 In fact, if you go on through pages
² MR. FLEMING: Will you ma	
³ the next exhibit, please.	³ that I was qualified to address certain of those
4 (Deposition Exhibit 506 was	·
⁵ for identification.)	⁵ it determined were irrelevant to the or
6 BY MR. FLEMING:	⁶ certain opinions that it determined were
⁷ Q. Showing you Exhibit 506,	
8 seen this order from the Hodell-Nato	
⁹ case?	⁹ issues.
10 A. I haven't looked at it in a	ny MR. FLEMING: Could you read my
¹¹ detail recently.	¹¹ question again.
12 Q. But have you seen	l'd like an answer to the question
13 A. I have seen it, yes.	¹³ I asked.
Q. Okay. Could you read the	order on 14 (The requested portion was read
15 pages 3 to 8. Actually I can shorten	
16 you. The conclusions are on pages	•
17 could go and review those pages.	¹⁷ misstates the record. He's answered. I object
18 A. Okay. After I read those,	
19 want to go back and read the prior, b	
20 those.	20 his ability to testify on standards of the
12± Q. SHE AND I'M NOI SIONNIN	g vou. 21 practice.
Q: Caro: / tria / m not otopping	
²² My question doesn't really go to thos	se prior THE WITNESS: Some of my opinions
My question doesn't really go to thospages.	se prior 22 THE WITNESS: Some of my opinions 23 were excluded because the Court determined they
22 My question doesn't really go to thos23 pages.	se prior 22 THE WITNESS: Some of my opinions 23 were excluded because the Court determined they 24 were not relevant to the issues the jury must

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¹ for identification.) Q. And what documents or what data ² BY MR. FLEMING: ² would you request to see in addition to talking ³ with somebody in the IT department? Q. Is this the document you reference 4 on page 31 of your report? It would depend on the Α. Yes. ⁵ organization. In some cases talking to someone 6 Q. And this was an attachment to an ⁶ who was involved in it would be sufficient. 7 e-mail sent by Tamara Pawloski; is that right? Well, with regard to this Α. Yes. 8 organization, how would you go about doing that? Q. Do you know what Ms. Pawloski's MR. HINDERAKER: This organization 10 position is? 10 being the defendant? 11 She's the VP of Software Compliance 11 MR. FLEMING: Federal, yeah. 12 and Optimization for Global Vendor Services 12 MR. HINDERAKER: Objection; lack of 13 Organization for Chubb is what it says. That's 13 foundation. 14 14 her domain -- e-mail domain Chubb.com, and it THE WITNESS: I don't know enough ¹⁵ also says Chubb above her name. ¹⁵ about Federal to say. 16 16 BY MR. FLEMING: And do you know who prepared the 17 attachment? 17 And you didn't attempt to go about A. I don't recall whether I saw who 18 verifying those facts, that is whether in fact 19 prepared it and I don't recall -- I don't recall 19 Blaze was actually integrated into these 15 20 applications, did you? ²⁰ if I saw who prepared it. 21 21 Q. Do you know whether Ms. Pawloski A. I took the VP of software ²² has any IT background or experience? 22 compliance and optimizations' word for it. 23 A. Well, if she is a VP of software 23 And my question is whether you took 24 compliance and optimization, she has response --²⁴ any other steps to verify those facts, other than ²⁵ IT responsibility, but I don't know her ²⁵ reading the one e-mail and the attachment? Page 173 Page 175 ¹ background. Α. I -- I did not. I just trusted Q. Okay. You don't know what her ² Ms. Pawloski. 3 actual responsibilities were though, do you? You say in your heading A that ⁴ "Blaze Advisor is integrated into core Federal A. I just know what her title is, ⁵ which would indicate some IT responsibility. But ⁵ operations." ⁶ I don't -- I haven't seen her job description. What do you mean by integration and ⁷ core on pages 31, and you say the same on 32? What technical requirements would 8 be needed to determine whether Blaze was actually A. I'm responding to Mr. McCarter's 9 integrated into these 15 applications? 9 report. On page 9 of Mr. McCarter's report --10 well, maybe it isn't -- I may have the page 10 A. Someone -- most likely someone 11 on -- in the IT -- with specific IT development 11 number incorrect. Maybe it's Paragraph 74. 12 responsibility or someone working in the portion 12 MR. HINDERAKER: Do you mind if I 13 of Chubb with IT development or deployment 13 help out by just -- I'd look at your footnote 84. 14 14 responsibility. THE WITNESS: Oh, I'm sorry. Q. And my question is really ¹⁵ Paragraph 91 on page 24. You're correct. 16 different. Not who you would talk to, but rather ¹⁶ Looking at the wrong footnote. 17 what would you do or ask to see in order to Where Mr. McCarter states, "Blaze 18 determine whether Blaze is actually integrated 18 only works when it is integrated with core 19 into these 15 applications? 19 insurance applications that have the required 20 MR. HINDERAKER: Objection; beyond 20 insurance functionality and service policies," 21 the scope. 21 and then he identifies in Paragraph 88 above that 22 it's used in 10 of Federal's 1500 applications. THE WITNESS: In my experience, 23 you'd have to talk to someone within Chubb who 23 So I'm basically responding to what ²⁴ was involved in these deployments. ²⁴ Mr. McCarter writes, and then I'm explaining what

25 BY MR. FLEMING:

Page 174 25 the term integrated -- the normal and customary age 176

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1 understanding of the term integrated and core, ¹ were represented by the Chubb VP of software ² and with relation to business applications of ² compliance and optimization. ³ software. Q. And my question is, in your ⁴ BY MR. FLEMING: ⁴ opinion, are you saying that the applications are ⁵ core or that the applications components are Q. And what two paragraphs are you ⁶ reference, 88 and what other paragraph of 6 core? 7 Mr. McCarter's report? A. I'm saying --8 Α. 91 on page 24. MR. HINDERAKER: I'm going to Okay. So in response to my object to that question as vague. 10 question, what do you mean when you say 10 THE WITNESS: Hmm? 11 integrated? 11 MR. HINDERAKER: I object to the 12 Α. Well, I'm trying to -- I'm giving 12 question, as I don't understand it, as vague. 13 13 the normal and customary industry understanding THE WITNESS: Let me see if I can 14 of integrated since Mr. McCarter doesn't provide 14 clarify what I'm saying, is the 10 or 15 15 that and I'm saying it normally means that a 15 applications itemized by Ms. Pawloski or itemized 16 by Mr. McCarter are characterized by Mr. McCarter 16 component application, which would be Blaze ¹⁷ Advisor in this case, is linked into a host ¹⁷ as being core applications and he characterizes 18 application, here some insurance applications, 18 them that way in Paragraph 91. 19 either the 10 referenced by Mr. McCarter or the 19 BY MR. FLEMING: 20 15 referenced by Ms. Pawloski, in a way that is Well, there are -- you agree that 21 in the idea -- that in the ideal would allow 21 Blaze is only used in 10 of Federal's 1500 ²² information to pass between them as if they were 22 applications? 23 ²³ a single unified application. MR. HINDERAKER: Objection; lack of 24 Now, this isn't always seamless. I ²⁴ foundation. 25 said -- so I said depending on how seamless, hewe 177 THE WITNESS: I think what I said Page 179 1 close to that ideal the integration is, this 1 is there are two different counts and there's --² typically means that removal or replacement of an ² and Mr. McCarter doesn't account for the ³ integrated component is likely to be difficult, 3 difference between the 15 identified by 4 time consuming and to risk endangering the ⁴ Ms. Pawloski and the 10 identified in his report. ⁵ operation of the host application. ⁵ So I don't know whether the 10 or the 15 is So I've defined what I mean by ⁶ correct. And neither does apparently ⁷ integrated since Mr. -- which I think is a normal 7 Mr. McCarter. 8 BY MR. FLEMING: 8 and customary industry understanding, which is ⁹ something that Mr. McCarter did not do. Q. Okay. I'm asking you a different 10 So are you saying that the ¹⁰ question. 11 applications are core or the application 11 Do you agree with Mr. McCarter's 12 components are core? 12 statement that Blaze is only used in 10 of 13 A. Well, let's look at what McCarter 13 Federal's 1500 applications? 14 14 says. And he says that Blaze only works when it No. It may be 15 or Ms. Pawloski 15 might be wrong. 15 is integrated with core insurance applications, 16 ¹⁶ what I refer to as the host applications where I I see. So you don't disagree that 17 talk about integrated, that have the required 17 there's 1500 applications, but you disagree as to 18 insurance functionality for selling and servicing 18 whether there's 10 or 15 that use Blaze, correct? 19 19 insurance policies. MR. HINDERAKER: Objection; lack of 20 ²⁰ foundation. So the applications would be either 21 the 10 that Mr. McCarter refers to in 21 THE WITNESS: I don't know whether ²² Paragraph 88 and I think he itemizes them 22 the 1500 is an approximate -- I'd be surprised if 23 actually in Paragraph 94 -- one, two, three, 23 it was exactly 1500, so I expect that's an ²⁴ approximation. I don't know how accurate it is. ²⁴ four, five, six, seven, eight, nine -- yeah, he

25 itemizes them in Paragraph 94, or the 15 that Page 178 25 BY MR. FLEMING: